

Abstract:

The current system around debts offers little room for a humane approach and therefore for connecting to the needs of the individual. This has a bad mental effect, caused by stress. Moreover, it ensures that your behavior is driven more by emotion, which can lead to a large stack of unopened envelopes and the suppression of debts. For both reasons, many people with debts feel that they can no longer participate in society. In some cases this leads to social isolation and depression. All this explains the taboo that exists around debts, which ensures that many debts remain invisible to almost everyone.

The aim of this project is therefore to support people with debts in breaking the taboo by answering their personal needs. Which means that ultimately all of these negative consequences can decrease.

The person with debts has always been central to the investigation of this project. The research focused on the Oude Noorden district in Rotterdam, because 21% (Idem, 2016) of households in this district have problematic debts. Moreover, the neighborhood is gentrifying, which results in a diversity in culture and income. Therefore, one must be cautious about repressing original residents from conflicts between the two groups.

From this research it is stated that people with debts feel that they do not get recognition for their problems and their existence as a person, for example from social workers, acquaintances or neighbors. They also often have to relinquish all their autonomy when they get help, even when it is about important decisions. In addition, a person loses confidence in his abilities and there is often little opportunity to develop new competences while resolving debts. In addition, a change in mentality is needed to ensure that the taboo can be broken. That is why this project focuses on bringing about a change in mentality among neighbors and at the same time understanding the 3 basic psychological needs that people with debts currently lack: competence, autonomy and recognition.

All this is achieved with the DEBT. concept. This concept offers the debtor a platform to gain recognition for his problems by emphasizing his own strength. The concept starts with a creative workshop in which people with debts brainstorm about what they can do with their old envelopes they receive. The product ideas are conceived in the workplace and are developed into design products made from, for example, the tax authorities or the municipality of Rotterdam envelopes. A campaign is then organized around these products aimed at yuppies in the Oude Noorden district. By coming into contact with the campaign, they read the story of a neighbor with debts.

This ensures that they eventually start to think differently about debtors and feel more involved. By DEBT. people with debts feel strong enough to step over their shame and thus break the taboo around debts.